

Information to identify the case:

Debtor 1	<u>Saboor Ahmad Khaliq</u>	Social Security number or ITIN	xxx-xx-3283
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 24-18837-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Saboor Ahmad Khaliq

2/19/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Saboor Ahmad Khaliq
Debtor

Case No. 24-18837-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 19, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:

Recip ID	Recipient Name and Address
db	+ Saboor Ahmad Khaliq, 201 Summerhill Rd., Spotswood, NJ 08884-1261
520385868	+ Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520384294	+ Brady & Correale, L.L.P, PO Box 2136, Morristown, NJ 07962-2136
520384295	Capital One, Po Box 85064, Glen Allen, VA 23058
520384296	+ Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520384298	+ Continental Trading & Hardware Inc., 400 Delancy St, Suite A, Newark, NJ 07105-3846
520384301	+ EZ-Pass NY, PO Box 15183, Albany, NY 12212-5183
520384305	+ Irvin L. Solondz, 60 Park Place, Suite 2103, Newark, NJ 07102-5505
520384308	+ Rahman Khaliq, 201 Summerhill Rd., Spotswood, NJ 08884-1261
520384310	+ Synch/Hft, Po Box 71746, Philadelphia, PA 19176-1746
520384311	Synch/Lowes, Po Box 103065, Roswell, GA 30076
520384312	+ Synch/Netwrk, Pob 276, Dayton, OH 45401-0276

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 19 2025 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 19 2025 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Feb 19 2025 21:05:22	Fay Servicing, LLC as Servicer for U.S. Bank Trust, Friedman Vartolo LLP, 1325 Franklin Avenue Suite 160, Garden City, NY 11530, UNITED STATES 11530-1631
520440529	EDI: PHINAMERI.COM	Feb 20 2025 01:52:00	AMERICREDIT FINANCIAL SERVICES, INC., DBA GM FINANCIAL, P O BOX 183853, ARLINGTON, TX 76096
520385868	+ EDI: AISACG.COM	Feb 20 2025 01:52:00	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520384291	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 19 2025 21:19:05	Ally Card, Po Box 9222, Old Bethpage, NY 11804-9222
520384292	+ EDI: GMACFS.COM	Feb 20 2025 01:52:00	Ally Fincl, P.O. Box 380901, Bloomington, MN 55438-0901
520384293	+ Email/PDF: bcnotices@becket-lee.com	Feb 19 2025 21:18:57	Amex, P O Box 297871, Fort Lauderdale, FL 33329-7871
520384296	+ EDI: CAPITALONE.COM	Feb 20 2025 01:52:00	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520384295	EDI: CAPITALONE.COM	Feb 20 2025 01:52:00	Capital One, Po Box 85064, Glen Allen, VA

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User: admin

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520384297	+ Email/Text: bankruptcy@cavps.com	Feb 19 2025 21:13:00	23058 Cavalry Portfolio Services c/o HSBC Bank Neva, 7 Skyline Dr., Hawthorne, NY 10532-2156
520384300	EDI: DISCOVER	Feb 20 2025 01:52:00	Discover Bank, Po Box 15316, Wilmington, DE 19850
520384299	EDI: IRS.COM	Feb 20 2025 01:52:00	Department of Treasury, Internal Revenue Serv, PO Box 7346, Philadelphia, PA 19101-7346
520384303	+ EDI: PHINAMERI.COM	Feb 20 2025 01:52:00	Gm Financial, 4001 Embarcadaro, Arlington, TX 76014-4106
520384304	+ Email/Text: bankruptcy@huntington.com	Feb 19 2025 21:12:00	Hntingtn Ntl, 7450 Huntington Pa, Columbus, OH 43235-5617
520384306	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 19 2025 21:10:00	Kohls/Capone, Po Box 3115, Milwaukee, WI 53201-3115
520384309	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 19 2025 21:11:00	State of New Jersey, Division of Taxation Ban, PO Box 245, Trenton, NJ 08695-0245
520384310	+ EDI: SYNC	Feb 20 2025 01:52:00	Syncb/Hft, Po Box 71746, Philadelphia, PA 19176-1746
520384311	EDI: SYNC	Feb 20 2025 01:52:00	Syncb/Lowes, Po Box 103065, Roswell, GA 30076
520384312	+ EDI: SYNC	Feb 20 2025 01:52:00	Syncb/Netwrk, Pob 276, Dayton, OH 45401-0276
520384313	+ EDI: TDBANKNORTH.COM	Feb 20 2025 01:52:00	Td Bank Na, Po Box 1448, Greenville, SC 29602-1448

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520384302		Faizan Saboor
520384307		Marcia Griffin-Cohan

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2025 at the address(es) listed below:

Name	Email Address
Andrea Dobin	

District/off: 0312-3

User: admin

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ecftrusteead@msbnj.com NJ55@ecfbis.com;trusteedobin@remote7solutions.com

Charles G. Wohlrab

on behalf of Creditor Fay Servicing LLC as Servicer for U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor Fay Servicing LLC as Servicer for U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Douglas J. McDonough

on behalf of Creditor Bank of America N.A. as servicer for WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE BSSP TRUST 2007-EMX1, MORTGAGE-BACKED NOTES, SERIES 2007-EMX1 dmcDonough@flwlaw.com, NJbkyecf@flwlaw.com

Karina Pia Lucid

on behalf of Debtor Saboor Ahmad Khaliq 15020@notices.nextchapterbk.com;courtnotices@karinalucidlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6